$Company, \dots$ 

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## Filing at a Glance

Companies: State Auto Property and Casualty Insurance Company, State Automobile Mutual Insurance Company

Product Name: Terr Reauthoriz 2007 SERFF Tr Num: SAMM-125518224 State: Arkansas

TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 01.0001 Commercial Property (Fire Co Tr Num: SAC-CP-2008-140 State Status: Fees verified and

and Allied Lines) received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Author: Kathy Hartwell Disposition Date: 03/14/2008
Date Submitted: 03/07/2008 Disposition Status: Approved

Effective Date Requested (New): 12/26/2007 Effective Date (New): 12/26/2007

12/26/2007

State Filing Description:

#### **General Information**

Project Name: Terr Reauthoriz 2007 Status of Filing in Domicile: Pending

Project Number: SAC-CP-2008-140 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 03/14/2008 State Status Changed: 03/14/2008

Corresponding Filing Tracking Number:

Filing Description:

Commercial Property - Forms Revisions

Deemer Date:

In response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), we are filing the following

Company, ...

Company Tracking Number: SAC-CP-2008-140

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

form revisions as detailed on the Expedited Terrorism Form:

- 1. Adopting Bureau forms announced in ISO filing designation # CL-2007-OTRP1
- 2. Filing new and revised State Auto independent forms

Your earliest consideration and acknowledgement of this filing to become effective on the inception date of policies issued on December 26, 2007 will be very much appreciated.

### **Company and Contact**

**Filing Contact Information** 

Kathy Hartwell, Supervisor, State Filings kathy.hartwell@stateauto.com State Auto Insurance Companies (800) 695-9436 [Phone]

Columbus, OH 43215 (614) 719-0299[FAX]

**Filing Company Information** 

State Auto Property and Casualty Insurance CoCode: 25127 State of Domicile: Iowa

Company

1300 Woodland Avenue Group Code: 175 Company Type: Property and

Casualty

P. O. Box 66150

West Des Moines, IA 50265-0150 Group Name: State ID Number:

(614) 464-5000 ext. [Phone] FEIN Number: 57-6010814

-----

State Automobile Mutual Insurance Company CoCode: 25135 State of Domicile: Ohio

518 East Broad Street Group Code: 175 Company Type: Property and

Casualty

P. O. Box 182822

Columbus, OH 43215 Group Name: State ID Number:

(614) 464-5000 ext. [Phone] FEIN Number: 31-4316080

-----

SERFF Tracking Number: SAMM-125518224 State: Arkansas

First Filing Company: State Auto Property and Casualty Insurance

Company, ...

State Tracking Number:

EFT \$50

Company Tracking Number: SAC-CP-2008-140

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00 group filing fee

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

State Auto Property and Casualty Insurance \$50.00 03/07/2008 18444038

Company

State Automobile Mutual Insurance Company \$0.00 03/07/2008

 $Company, \dots$ 

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## **Correspondence Summary**

### **Dispositions**

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/14/2008	03/14/2008

 $Company, \dots$ 

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## **Disposition**

Disposition Date: 03/14/2008 Effective Date (New): 12/26/2007 Effective Date (Renewal): 12/26/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

**Overall Rate Information for Multiple Company Filings** 

Overall Percentage Rate Indicated For This Filing 0.000%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 0

Company, ...

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Uniform Transmittal Document-Property Casualty	&Approved	Yes
Supporting Document	cover memo	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Approved	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Approved	Yes
Form	Policyholder Disclosure - Notice of Terrorism Insurance Coverage	Approved	Yes
Form	Policyholder Disclosure - Notice of Terrorism Insurance Coverage	Approved	Yes

 $Company, \dots$ 

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## **Form Schedule**

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Cap On Losses From Certified Acts Of Terrorism	IL 09 52	01 08	Endorseme New nt/Amendm ent/Conditi ons		0.00	IL 09 52 01 08 Cap On Losses From Certified Acts Of Terrorism.pd f
Approved	Exclusion Of Certified Acts Of Terrorism	IL 09 53	01 08	Endorseme Withdrawn nt/Amendm ent/Conditi ons	Replaced Form # IL 09 62 11 02 Previous Filing #:		IL 09 53 01 08 Exclusion Of Certified Acts Of Terrorism.pd f
Approved	Disclosure Pursuant To Terrorism Risk Insurance Act	IL 09 85	01 08	Disclosure/ New Notice		0.00	IL 09 85 01 08 Disclosure Pursuant To Terrorism Risk - Premium.pdf
Approved	Policyholder Disclosure - Notice of Terrorism Insurance Coverage	PN 00 83	01 08	Disclosure/ Replaced Notice	Replaced Form # PN 00 83 01 07 Previous Filing #:		PN 00 83 01 08 TRIA Disclosure - New Renewal.pdf
Approved	Policyholder Disclosure - Notice of Terrorism Insurance	PN 00 84	01 08	Disclosure/ Replaced Notice	Replaced Form # PN 00 84 08 03 Previous Filing #:		PN 00 84 01 08 TRIA - Quote.pdf

SERFF Tracking Number: SAMM-125518224 State: Arkansas

First Filing Company: State Auto Property and Casualty Insurance State Track

State Tracking Number: EFT \$50

 $Company, \dots$ 

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

Coverage

### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

#### A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- 1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

#### **B.** Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

POLICY NUMBER: IL 09 53 01 08

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART COMMERCIAL INLAND MARINE COVERAGE PART COMMERCIAL PROPERTY COVERAGE PART CRIME AND FIDELITY COVERAGE PART EQUIPMENT BREAKDOWN COVERAGE PART FARM COVERAGE PART STANDARD PROPERTY POLICY

#### **SCHEDULE**

The **Exception Covering Certain Fire Losses** (Paragraph **C)** applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

State(s)	Coverage Form, Coverage Part Or Policy
	Commercial Property
Information required to complete this Schedule, if not sh	own above, will be shown in the Declarations.

**A.** The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**B.** The following exclusion is added:

#### **CERTIFIED ACT OF TERRORISM EXCLUSION**

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

#### C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph **B.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

#### D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

# DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

#### **SCHEDULE**

Terrorism Premium (Certified Acts) \$ This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):
Additional information, if any, concerning the terrorism premium:
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

#### A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

## B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

#### C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

# Policyholder Disclosure – Notice Of Terrorism Insurance Coverage

You are hereby notified that under the Terrorism Risk Insurance Act (Act), as amended, that you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury --, in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property; or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that coverage provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided on the policy Declarations page and does not include any charges for the portion of loss covered by the federal government under the act.

#### LIMITATION ON PAYMENT OF TERRORISM LOSSES

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amoun of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

If you purchase this coverage on an umbrella policy, you must also purchase this coverage for any underlying liability policies.

In the context of a newly issued policy or renewal offer, this form becomes part of the application for this coverage.

#### You may select terrorism insurance coverage as follows:

The portion of your annual policy premium that is attributable to coverage for certified acts of terrorism is shown on the declarations page. *If you wish to reject this coverage, please read and complete the form below.* 

#### You may reject terrorism insurance coverage as follows:

You may elect to decline coverage for certified acts of terrorism. However, if your policy covers property located in a state with a fire following statutory requirement, the terrorism exclusion makes an exception for fire losses to

PN 00 83 01 08 Page 1 of 2

such covered property resulting from certified acts of terrorism. If you choose to decline coverage for certified acts of terrorism, that rejection is not applicable to fire losses to property in those states resulting from certified acts of terrorism, unless excepted by statute or other regulatory means. A separate premium is displayed on the declarations page for coverage for fire losses that result from certified acts of terrorism.

To reject coverage, you must 'X' the box below, sign your name, print your name, date this form and return it to the company within 30 days. If you choose not to reject this coverage, you do not need to return this form.

I hereby elect to exclude losses arising from certified acts of terrorism and understand that I will

ڤ	have no coverage for losses resulting from certified acts of terrorism. I understand that if I exclude certified acts of terrorism coverage, coverage will not be available until my next renewal.				
	Policyholder/Applicant's Signature	Insurance Company			
	Print Name	Policy Number			

Date

<State Code> - <Agency Code> <Agency Name> <Address> <City, State Zip> <Phone Number>

PN 00 83 01 08 Page 2 of 2

# Policyholder Disclosure – Notice Of Terrorism Insurance Coverage

You are hereby notified that under the Terrorism Risk Insurance Act (Act), as amended that, you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property; or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know regarding coverage provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the act.

#### LIMITATION ON PAYMENT OF TERRORISM LOSSES

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurer's liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

<u>Disclosure of terrorism insurance coverage premium</u>
The portion of your annual policy premium that is attributable to coverage for certified acts of terrorism is
\$
Rejection of terrorism insurance coverage
The Terrorism Risk Insurance Act requires disclosure at offer, purchase and each renewal. Therefore, this notice serves as the offer disclosure. A similar disclosure will be provided to you when your policy is issued. With the exception of Worker's Compensation, you will have the opportunity to reject this coverage at policy issuance.
If your policy covers property located in a state with a fire following statutory requirement, the terrorism exclusion makes an exception for fire losses to such covered property resulting from certified acts of terrorism. If you choose to decline coverage for certified acts of terrorism, that rejection is not applicable to fire losses to property in those states resulting from certified acts of terrorism, unless excepted by statute or other regulatory means. A separate premium is displayed on the declarations page for coverage for fire losses that result from certified acts of terrorism. The premium for coverage for fire losses that result from certified acts of terrorism is \$
If you purchase this coverage on an umbrella policy, you must also purchase this coverage for any underlying liability and/or commercial auto liability policies.
In the context of a newly issued policy or renewal offer, this form becomes part of the application for this coverage.
Policy Number Insurance Company

 $Company, \dots$ 

Company Tracking Number: SAC-CP-2008-140

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## **Rate Information**

Rate data does NOT apply to filing.

Company, ...

Company Tracking Number: SAC-CP-2008-140

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Terr Reauthoriz 2007

Project Name/Number: Terr Reauthoriz 2007/SAC-CP-2008-140

## **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Uniform Transmittal Document- Approved 03/14/2008

Property & Casualty

Comments:

I have attached the Terrorism Expedited Transmittal Document.

Attachments:

ar fms expedited.pdf

Exhibit I.pdf

**Review Status:** 

Satisfied -Name: cover memo Approved 03/14/2008

Comments: Attachment:

AR cover.pdf

## EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This page applies to the following state(s) ARKANSAS

Department Use only		

Company Name(s)	Domicile	NAIC #	FEIN#
State Automobile Mutual Insurance Company	OH	25135	31-4316080
State Auto Property & Casualty Insurance Company	IA	25127	57-6010814

#### **Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX#	e-mail
Kathy Hartwell	800.444.9950	614.719.0299	Kathy.Hartwell@StateAuto.com
518 E. Broad Street	(ext. 5048)		
Columbus, OH 43215			

#### Filing information

Line of Insurance (see attachment)	Commercial Property
Company Program Title (Marketing	Commercial Property
title) (if applicable)	
Filing Type ** see note below	Endorsements
This application is used with:	CP 00 10
Effective Date Requested	12/26/2007
Filing date	March 3, 2008
Company Tracking Number	SAC-CP-2008-140
Date filing approved in domiciliary	Pending
state, if applicable	

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	See attached Exhibit I		[] Replacement [] Withdrawn [] Neither		
02			[] Replacement [] Withdrawn [] Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope large enough to accommodate the return.

The insurer(s) submitting this filing certifies that it:

- X Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- X Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Kathy HartwellKathy HartwellSupervisor-State FilingsSignaturePrint Name:Title:

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Cap On Losses From Certified Acts of Terrorism	IL 09 52 01 08	[] Replacement [] Withdrawn	New	
02	Exclusion Of Certified Acts Of Terrorism	IL 09 53 01 08	[X] Neither [] Replacement [] Withdrawn [X] Neither	New	
03	Disclosure Pursuant To Terrorism Risk Insurance Act	IL 09 85 01 08	[ ] Replacement [ ] Withdrawn [X] Neither	New	
04	Policyholder Disclosure – Notice Of Terrorism Insurance Coverage	PN 00 83 01 08	[X] Replacement [] Withdrawn [] Neither	PN 00 83 01 07	
05	Policyholder Disclosure – Notice Of Terrorism Insurance Coverage	PN 00 84 01 08	[X] Replacement [] Withdrawn [] Neither	PN 00 84 08 03	

#### **COVER MEMORANDUM / FILING DESCRIPTION**

## TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 FORMS REVISIONS

#### **Arkansas Insurance Department**

Re: STATE AUTO INSURANCE COMPANIES, GROUP FILING ID # SAC-CP-2008-140

State Automobile Mutual Insurance Company

NAIC #25135, FEIN 31-4316080

State Auto Property & Casualty Insurance Company

NAIC #25127, FEIN 57-6010814

#### **Commercial Property - Forms Revisions**

In response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), we are filing the following form revisions as detailed on the Expedited Terrorism Form:

- 1. Adopting forms announced in ISO filing designation # CL-2007-OTRP1
- 2. Filing new and revised State Auto independent forms

Your consideration and acknowledgement of our filing to become effective on the inception date of policies issued on December 26, 2007 will be very much appreciated.

Yours truly,

Kathy Hartwell Supervisor-State Filings

Tele #: 800.444.9950 (ext. 5048)

Fax #: 614.719.0299

Email: Kathy.Hartwell@StateAuto.com

Attachments